



FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843), and interested persons may express their views in writing on the standards enumerated in section 4. Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue, N.W., Washington D.C. 20551-0001, not later than January 26, 2022.

A. Federal Reserve Bank of Atlanta (Erien O. Terry, Assistant Vice President)
1000 Peachtree Street, N.E., Atlanta, Georgia 30309. Comments can also be sent electronically to Applications.Comments@atl.frb.org:

1. *Lowndes Bancshares, Inc., Valdosta, Georgia*; to become a banking holding company by acquiring The Citizens National Bank of Quitman, Quitman, Georgia. In connection with this application, Lowndes Bancshares, Inc., has applied to retain Commercial Banking Company, Valdosta, Georgia, and thereby engage in operating a savings association, pursuant to section 4 of the Bank Holding Company Act and 12 CFR 225.28(b)(4)(ii) of Regulation Y.

Board of Governors of the Federal Reserve System, December 22, 2021.

Michele Taylor Fennell,

Deputy Associate Secretary of the Board.

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